

MINUTES OF FEBRUARY 2, 1922.

The Board of Public Works met at the office of the State Treasurer in the City of Annapolis at Noon on Thursday, February 2, 1922.

Present:-

John M. Dennis, Treasurer,  
William S. Gordy, Jr. Comptroller.

The meeting was called in pursuance of the Resolution of the Board of Public Works passed on December 8, 1921, and advertised according to the provisions of Chapter 727 of the Acts of the General Assembly of 1920, as follows:-

..... STATE OF MARYLAND  
TREASURY DEPARTMENT .....

\$500,000 Four and One-Half Per Cent. "Construction Loan of 1920".

Annapolis, Maryland,  
December 23, 1921.

Pursuant to Chapter 727 of the Acts of the General Assembly of Maryland of 1920, providing for the issue of the Certificates of Indebtedness herein mentioned and described, and pursuant also to a resolution of the Board of Public Works of Maryland passed on December 8th, 1921, and on file and open to inspection in the office of the said Board in Annapolis, Maryland, the Treasurer of the State of Maryland will receive bids or proposals for Certificates of Indebtedness of the State of Maryland as follows:-

\$500,000 Four and One-Half Per Cent. Certificates of Indebtedness Known As "Construction Loan of 1920."

Said Certificates of Indebtedness will all be dated February 15th, 1922. They will bear interest at the rate of four and one-half per centum (4-1/2%) per annum, payable semi-annually on the 15th days of August and February, respectively, in each and every year during the continuance of the loan. The principal of said loan will be payable upon the Serial Annuity Plan, as more fully set forth in said Act of 1920, Chapter 727, as follows:-

"CONSTRUCTION LOAN OF 1920".

Series AA	\$29,000	February 15, 1925
Series BB	30,000	February 15, 1926
Series CC	32,000	February 15, 1927
Series DD	33,000	February 15, 1928
Series EE	35,000	February 15, 1929
Series FF	36,000	February 15, 1930
Series GG	38,000	February 15, 1931
Series HH	40,000	February 15, 1932
Series II	42,000	February 15, 1933
Series JJ	44,000	February 15, 1934
Series KK	45,000	February 15, 1935
Series LL	47,000	February 15, 1936
Series MM	49,000	February 15, 1937

The said Certificates of Indebtedness will be of the denomination of \$1,000 each, subject to registration as to principal, and all will be issued with interest coupons attached.

This loan and the interest payable thereon is exempt from the Federal Income tax, and from State, County and Municipal taxation.

The said bids or proposals must be delivered to the Treasurer of the State, at his office in Annapolis, Maryland, before 12 o'clock noon on Thursday, February 2, 1922. Each bid must be for cash on delivery, and must be inclosed in a sealed envelope addressed on the outside "Proposal for Construction Loan of 1920." Each bid must be accompanied by a certified check upon some responsible banking institution, drawn to the order of the Treasurer of Maryland for five per

centum of the par value of the amount bid for. All bids or proposals will be opened at 12 o'clock noon on February 2, 1922, in the presence of the undersigned.

On the opening of said proposals, as many of said Certificates of Indebtedness as have been bid for, not exceeding, however, the amount for which proposals are invited, may be awarded by the Governor, the Comptroller of the Treasury and the Treasurer, or a majority of them, to the highest responsible bidder or bidders therefor for cash; and if two or more responsible bidders have made the same bid and such bid is the highest and the certificates so bid for by such highest responsible bidders are in excess of the whole amount of Certificates as offered for sale, then such certificates of indebtedness may be awarded in a ratable proportion to such responsible bidders bidding the same price.

The Governor, Comptroller of the Treasury and Treasurer may in their discretion accept one bid for all of said loan or separate bids for parts of said loan as may produce the largest amount; and they may, in their discretion, accept bids which may be for part of said loan, but are not for all, and they reserve the right in their discretion to reject all bids or any bids.

The Certificates of Indebtedness awarded will be delivered to the successful bidder or bidders, upon receipt of the amount of the successful bid or bids on Wednesday, February 15, 1922, at the office of the State Treasurer, Annapolis, Maryland.

Bidders are referred to the said Chapter 727 of the Acts of the General Assembly of Maryland of 1920, as containing the full terms and provisions of this loan.

The constitutionality and validity of said Act of Assembly authorizing the issuance of said Certificates of Indebtedness have been favorably passed upon by the Attorney-General of Maryland, who will also certify that all necessary legal formalities prescribed for said issue have been duly complied with.

ALBERT C. RITCHIE, Governor,  
E. BROOKE LEE, Comptroller,  
JOHN M. DENNIS, Treasurer.

The following bids were received:-

REDMOND AND COMPANY,  
33 Pine Street,  
New York

January 30, 1922.

Hon. John M. Dennis,  
Treasurer of the State of Maryland,  
Annapolis, Maryland.

Dear Sir:

For the \$500,000 - 4-1/2% Construction Loan of 1920, dated February 15, 1922, and bearing interest at the rate of 4-1/2% per annum, payable semi-annually, on the 15th days of August and February in each year, maturing as follows:

\$29,000-	February 15, 1925
30,000-	" " 1926
32,000-	" " 1927
33,000-	" " 1928
35,000-	" " 1929
36,000-	" " 1930
38,000-	" " 1931
40,000-	" " 1932
42,000-	" " 1933
44,000-	" " 1934
45,000-	" " 1935
47,000-	" " 1936
49,000-	" " 1937

we will pay you par value (\$500,000) plus a premium of \$5,445.00 or \$505,445.00 and accrued interest to date of delivery.

We understand that these bonds have been favorably passed upon by the Attorney General of Maryland, and that the Attorney General will certify that all necessary legal formalities prescribed for have been duly complied with.

We enclose herewith our certified check for \$25,000 as evidence of good faith.

Yours very truly,

REDMOND AND COMPANY,  
By Walter Shepperd.

(Check returned)

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NELSON, COOK AND COMPANY,  
Baltimore, Md.

February 2, 1922.

Mr. John M. Dennis,  
Treasurer of the State of Md.,  
Annapolis, Maryland.

Dear Sir:-

For all or none of the \$500,000 State of Maryland 4 $\frac{1}{2}$ % Certificates of Indebtedness known as "Construction Loan of 1920", for which you invite bids this day and date, in accordance with the annexed advertisement which is hereby made a part of this bid, we respectfully offer to pay you at the rate of 100.197 and accrued interest for each \$100 of the par value of bonds.

In compliance with your requirements and as evidence of our good faith, we append hereto our certified check #18637 to your order on the Citizens National Bank of Baltimore, for \$25,000, this check to be returned at once to our representative if our bid is not accepted.

This bid is the joint bid of Messrs. Remick, Hodges and Co., Bankers, New York City; Messrs. R. L. Day and Co., Bankers, Boston, Mass. and Nelson, Cook and Co., Bankers, Baltimore, Md.

Very truly yours,

NELSON, COOK AND COMPANY.

(Check returned)

.....

BARR AND SCHMELTZER,  
14 Wall Street  
New York

February 1, 1922.

John M. Dennis, Esq.,  
State Treasurer,  
Annapolis, Maryland.

Dear Sir:-

We will pay 100.59787 per cent for \$500,000. face value of State of Maryland 4-1/2% Certificates of Indebtedness known as "Construction Loan of 1920" as officially advertised and in accordance with the attached notice of sale, which is hereby made a part of this bid.

This tender is made with the understanding that the Certificates of Indebtedness will be delivered to us on or about or before February 15th, 1922, and that, prior to the delivery of the Certificates of Indebtedness to us, you are to furnish us with full and complete transcript of legal proceedings had incident to and culminating in the issuance of the Certificates of Indebtedness evidencing the same to be legal and binding obligation of the State of Maryland.

As evidence of our good faith, we enclose herewith our certified check for \$25,000. to the order of John M. Dennis, Treasurer of the State of Maryland, the same to be retained by you, in the event we are successful bidders, and applied as part payment at the time of delivery of the Certificates of Indebtedness, otherwise to be returned to our representative promptly; or to be returned to us in the event that this issue of certificates of indebtedness is not a legal and binding obligation of the State of Maryland.

Very truly yours,

(Check returned) BARR AND SCHMELTZER,  
Per A. L. Wills.

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SAFE DEPOSIT AND TRUST COMPANY  
13 South Street  
Baltimore

January 31, 1922.

To the Honorable,  
Albert C. Ritchie, Governor,  
E. Brooke Lee, Comptroller,  
John M. Dennis, Treasurer,  
Annapolis, Maryland.

Gentlemen:-

The Safe Deposit and Trust Company of Baltimore, Trustee, proposes to purchase all or none of \$500,000. par value State of Maryland 4½% "Construction Loan of 1920" Certificates of Indebtedness to be dated February 15, 1922, at the price of 101.91%, that is \$509,550., plus accrued interest, the certificates to be made up of the series, amounts and maturities set out below, viz:

Series AA	\$29,000.	February 15, 1925.
" BB	30,000.	" " 1926.
" CC	32,000.	" " 1927.
" DD	33,000.	" " 1928.
" EE	35,000.	" " 1929.
" FF	36,000.	" " 1930.
" GG	38,000.	" " 1931.
" HH	40,000.	" " 1932.
" II	42,000.	" " 1933.
" JJ	44,000.	" " 1934.
" KK	45,000.	" " 1935.
" LL	47,000.	" " 1936.
" MM	49,000.	" " 1937.

We enclose a certified check for Twenty-five Thousand Dollars as a deposit on account of the purchase. It is understood that, if the offer is accepted, the certificates are to be delivered on February 15, 1922.

Yours truly,

SAFE DEPOSIT AND TRUST CO. OF BALTO.,  
T R U S T E E  
By J. J. Nelligan, President.

WESTHEIMER AND COMPANY  
213 E. Redwood St  
Baltimore

February 2, 1922.

Treasurer of the State of Maryland,  
Annapolis, Maryland.

Dear Sir:-

We bid \$228,100.00 for \$227,000.00 par value 4½% certificates of indebtedness of the State of Maryland Construction Loan of 1920 as follows:

\$42,000	maturing in	1933
44,000	"	" 1934
45,000	"	" 1935
47,000	"	" 1936
49,000	"	" 1937

Enclosed please find our certified check #10021 on the Merchants National Bank of this city for \$11,405.00, being 5% of our bid. The above bid is for all of the bonds referred to or pro-rata for any of them, of the maturities above listed.

Very truly yours,

WESTHEIMER AND COMPANY.

.....  
MERCANTILE TRUST AND DEPOSIT COMPANY  
Baltimore, Maryland,

February 2, 1922.

The Honorables  
Albert C. Ritchie,  
Governor of Maryland,  
E. Brooke Lee,  
Comptroller of the Treasury,  
John M. Dennis,  
Treasurer of Maryland,  
Annapolis, Maryland.

Gentlemen:-

Referring to the \$500,000. Four and one-half per cent "Construction Loan of 1920" issue of February 15th, 1922, Certificates of Indebtedness of the State of Maryland, advertised to be sold on this day and date, as per the attached advertisement, which is hereby made a part of this bid:

For all or none of this entire offering, we respectfully offer to pay you for each \$100. par value, the sum of \$100.71 and accrued interest.

This bid is made with the understanding that the bonds shall be legally and validly issued and sold.

In accordance with the terms of your advertisement, we enclose certified check to the order of the Treasurer of Maryland for \$25,000., being 5% of the amount of the bonds bid for.

In the event that our bid is not accepted, please return this check to us immediately.

Very truly yours,

Mercantile Trust and Deposit Company of Baltimore.  
Baker, Watts and Company, of Baltimore.  
Estabrook and Company, of New York.

By Mercantile Trust and Deposit Company of Balto.,

F. G. BOYCE, JR., VICE-PRES.

(CHECK RETURNED)

THE EQUITABLE TRUST COMPANY OF N. Y.,  
37 Wall Street  
New York

January 31, 1922.

Mr. John M. Dennis, Treasurer,  
State of Maryland,  
Annapolis, Maryland.

Dear Sir:-

For all or none of the \$500,000 4-1/2% State of Maryland Certificates of Indebtedness to be offered at public sale February the 2nd and described in the attached official advertisement as "Construction Loan of 1920," payable serially from February 15th, 1925 to February 15th, 1937 inclusive, we will pay 100.07% (\$500,350.00), and in addition thereto accrued interest to date of delivery, and accept delivery of said bonds at the office of the State Treasurer, Annapolis, Maryland.

We enclose herewith a duly certified check for 5% of the par value of bonds bid for, payable to the order of the Treasurer of the State of Maryland, which check is to be returned to us if this bid is not accepted, otherwise to be held by the State Treasurer until delivery of the bonds on February 15th.

The above bid is made, subject of course to our receiving a copy of the legal opinion of the Attorney General of Maryland to the effect that the constitutionality and validity of the Act authorizing the issuance of these Certificates have been passed upon by him, and also that all necessary legal formalities prescribed for the issuance of these bonds have been duly complied with.

Very truly yours,

Equitable Trust Co. of New York,  
By R. C. Hoffman, Jr. Mgr.  
Strother Beoyden and Co.,  
The Continental Company,  
Per G. Thomas, Treasurer.

(Check returned)

GUARANTY COMPANY OF NEW YORK  
211 Keyser Building  
Baltimore

February 2, 1922.

Mr. John M. Dennis,  
Treasurer of the State of Maryland,  
State Treasurer's Office,  
Annapolis, Maryland.

Dear Sir:-

For \$500,000 State of Maryland Construction Loan 4½ per cent bonds, dated February 15th, 1922, due serially February 15th, 1925 to February 15th, 1937, inclusive, as further described in official advertisement dated December 23rd, 1921 issued by the Treasury Department of the State of Maryland and as coupon bonds in the denomination of \$1,000 each, same being direct and general obligations of the State of Maryland, we bid for all, but for no part thereof, the sum of \$498,250 or \$99.65 per hundred dollars of said bonds and accrued interest to date of delivery.

It is understood that at time of or prior to delivery we will be furnished with the satisfactory approving legal opinion of the Attorney General of the State of Maryland covering this issue.

We enclose certified check for \$25,000 payable to the order of

Treasurer of the State of Maryland as evidence of our good faith in bidding. If this proposal is accepted this check is to be applied as part payment of the above mentioned \$500,000 bonds, otherwise to be immediately returned to us.

Very truly yours,

GUARANTY COMPANY OF NEW YORK

By E. Stair.

HAMBLETON AND COMPANY,

By -----

(Check returned)

.....

E. H. ROLLINS AND SONS,  
New York

February 1, 1922.

John M. Dennis, Esq.,  
State Treasurer,  
Annapolis, Maryland.

Dear Sir:-

For all, but no part of, \$500,000 legally issued and properly executed bonds of the State of Maryland, known as the "Construction Loan of 1920" dated February 15, 1922, maturing:

\$29,000	February 15, 1925
30,000	" " 1926
32,000	" " 1927
33,000	" " 1928
35,000	" " 1929
36,000	" " 1930
38,000	" " 1931
40,000	" " 1932
42,000	" " 1933
44,000	" " 1934
45,000	" " 1935
47,000	" " 1936
49,000	" " 1937.

bearing interest at the rate of 4- $\frac{1}{2}$ % per annum, payable semi-annually on the 15th days of February and August, respectively. \$1,000 coupon bonds.

We will pay you the sum of \$495,785. and accrued interest to date of delivery of the bonds to us, which is equivalent to \$991.57 and accrued interest for each \$1,000 bond. This bid is made with the understanding that the bonds are a direct and valid obligation of the State of Maryland and that you will furnish us, or caused to be furnished to us, a complete certified transcript of all legal proceedings relative to this issue, evidencing the legality, satisfactory to our attorneys prior to the delivery of any bonds to us.

We enclose herewith our certified check, drawn to the order of the Treasurer of Maryland for \$25,000, in accordance with the terms of the sale.

Should this bid be accepted, kindly notify us at once by telegraph, and in any event, please furnish us with a complete list of the bids and bidders.

Very truly yours,

E. H. ROLLINS AND SONS.

(Check returned)

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EQUITABLE TRUST COMPANY OF BALTO  
J. S. WILSON, JR. AND COMPANY  
WHITE, WELD AND COMPANY.

Baltimore, February 2, 1922.

John M. Dennis, Esq.,  
Treasurer of State of Maryland,  
Annapolis, Maryland.

Dear Sir:-

Referring to the recent advertisement in which you, as Treasurer of the State of Maryland, offer for sale \$500,000 4½% Certificates of Indebtedness of the State of Maryland, known as the Construction Loan of 1920, said certificates of indebtedness being dated February 15, 1922, and maturing as follows:

Series AA	\$29,000	February 15, 1925	Series HH	\$40,000	Feb. 15, 1932
" BB	30,000	" 15, 1926	" II	42,000	" 15, 1933
" CC	32,000	" 15, 1927	" JJ	44,000	" 15, 1934
" DD	33,000	" 15, 1928	" KK	45,000	" 15, 1935
" EE	35,000	" 15, 1929	" LL	47,000	" 15, 1936
" FF	36,000	" 15, 1930	" MM	49,000	" 15, 1937
" GG	38,000	" 15, 1931			

these certificates being in demonations of \$1000 each, subject to registration as to principal and to be issued with interest coupons attached, we take pleasure in advising you that we herewith submit a bid as follows:

On behalf of our associates, the Equitable Trust Company of Baltimore, White, Weld and Company of New York and ourselves, we will bid for all or none, but not for any part of the above Certificates of Indebtedness 100.0711 for each \$100 par value with accrued interest to date of delivery.

In accordance with the terms of the advertisement, we enclose herewith certified check to the order of the Treasurer of the State of Maryland for \$25,000 being 5% of the par value of the amount of bonds bid for.

This bid is made with the understanding that we are to have the legality of the issue passed upon by our counsel, prior to the delivery of the Certificates.

Very truly yours,

EQUITABLE TRUST COMPANY OF BALTO.,  
WHITE, WELD AND COMPANY,  
J. S. WILSON, JR. AND COMPANY.  
By J. S. Wilson and Co.

(Check returned)

.....  
THE NATIONAL CITY COMPANY  
New York

February 2, 1922.

Hon. John M. Dennis,  
Treasurer of Maryland,  
Annapolis, Maryland.

Dear Sir:-

For all but no part of \$500,000 State of Maryland 4-½% Certificates of Indebtedness (Construction Loan of 1920) Dated February 15, 1922, maturing as follows:

Series AA	\$29,000	February 15, 1925
Series BB	30,000	February 15, 1926
Series CC	32,000	February 15, 1927



Series DD	\$33,000	February 15, 1928
Series EE	35,000	February 15, 1929
Series FF	36,000	February 15, 1930
Series GG	38,000	February 15, 1931
Series HH	40,000	February 15, 1932
Series II	42,000	February 15, 1933
Series JJ	44,000	February 15, 1934
Series KK	45,000	February 15, 1935
Series LL	47,000	February 15, 1936
Series MM	49,000	February 15, 1937

All without option of prior payment

Principal and semi-annual interest (February 15 and August 15) payable at the fiscal agency of the State of Maryland in Baltimore, Md.

Coupon bonds in the denomination of \$1000 with the privilege of registration as to principal.

Exempt from all taxation in the State of Maryland

we will pay 98.5657 % and in addition thereto accrued interest to date of delivery which is equivalent to par and accrued interest, less a discount of \$7,171.50.

This bid is made with the understanding that prior to the delivery of the bonds to us we will be furnished with the unqualified opinion of the Attorney General of the State of Maryland, to the effect that the bonds are legal and binding obligations of the State of Maryland.

In accordance with the Notice of Sale and our bid, we enclose certified check for \$25,000 being 5% of the face amount of bonds bid for, and would request that you return this check to our representative should the bonds not be awarded to us.

Yours very truly,

THE NATIONAL CITY COMPANY  
OWEN DALY & COMPANY

By: THE NATIONAL CITY COMPANY (Syndicate  
Managers)

(Signed) G.L. Cross  
Manager Municipal Department.

(Check returned)

.....  
FRANK B. CAHN & CO.  
Investment Securities  
7 St. Paul Street

Baltimore, February 2, 1922.

Hon. John M. Dennis, Treasurer,  
State of Maryland,  
Annapolis, Md.

Dear Sir:-

Referring to your advertisement in The Baltimore Sun, inviting bids for \$500,000 Four and one-half percent Certificates of Indebtedness, known as "Construction Loan of 1920"

we beg to advise you that we will pay 100.8159 and accrued interest for these Certificates of Indebtedness.

This bid is for all of the \$500,000 Certificates of Indebtedness, and not for any part, and is made subject

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to the approval of our Counsel as to the legality and regularity of the issue.

We enclose our certified check for \$25,000, drawn to the order of the Treasurer of Maryland, and representing 5% of the par value of the total amount bid for.

Very respectfully,

Frank B. Cahn & Co.

(Check returned)

.....  
HORNBLLOWER & WEEKS  
42 Broadway  
New York

January 31, 1922.

Hon. Albert C. Ritchie, Governor,  
State of Maryland,  
Annapolis, Maryland.

Dear Sir:

For the  
\$500,000  
State of Maryland 4 1/2%  
Certificates of Indebtedness

known as Construction Loan of 1920, dated February 15, 1922,  
due as follows:

\$29,000	February 15, 1925
30,000	" " 1926
32,000	" " 1927
33,000	" " 1928
35,000	" " 1929
36,000	" " 1930
38,000	" " 1931
40,000	" " 1932
42,000	" " 1933
44,000	" " 1934
45,000	" " 1935
47,000	" " 1936
49,000	" " 1937

in denomination of \$1,000 each, interest payable semiannually, we will pay \$500,627.50, five hundred thousand, six hundred twenty seven 50/100 dollars and accrued interest to date of delivery.

Said bonds are legal and binding obligations of the entire State of Maryland and all papers necessary to evidence same to be furnished us for their examination prior to delivery of said bonds.

In accordance with requirements of sale we enclose herewith our check for twenty five thousand no/100 dollars (\$25,000) payable to the order of the Treasurer of the State of Maryland, which is to be returned to the undersigned if this bid be not accepted; otherwise it is to be deposited by said State and when the bonds are delivered and paid for under the terms of this bid it is to be considered as an advance part payment therefor, or to be retained as and for liquidated damages in case we fail to take up and pay for the bonds.

Very truly yours,

HORNBLLOWER & WEEKS.  
W. W. LANAHAN & COMPANY.  
By. J. H. Cassing.

(Check returned)

ALEX. BROWN & SONS  
FOREIGN AND DOMESTIC BANKERS

Baltimore, Maryland,  
February 1, 1922.

Treasurer of the State of Maryland,  
Annapolis, Maryland.

Dear Sir:-

On behalf of ourselves and our associates Messrs. Harris, Forbes & Co., we hereby bid at the rate of \$100.841 and interest per \$100 par value thereof for all or none of \$500,000 4 1/2% Certificates of Indebtedness, known as Construction Loan of 1920, dated February 15, 1922 and maturing according to the serial annuity plan in various annual amounts from and including \$29,000 on February 15, 1925 to and including \$49,000 on February 15, 1937, said Certificates of Indebtedness bearing interest at the rate of 4 1/2% per annum, bids for which are to be received by you until 12 o'clock noon on February 2, 1922. We enclose certified check for \$25,000 which covers your requirement.

Yours very truly,

ALEX. BROWN & SONS

(check returned)

.....  
L.F. ROTHSCHILD & CO.  
120 Broadway,  
New York.

January 30, 1922.

John M. Dennis, esq., Treasurer,  
State of Maryland,  
Annapolis, Maryland.

Dear Sir:-

For the \$500,000. State of Maryland Coupon 4 1/2% Construction Bonds, of \$1,000 denomination, dated February 15, 1922, and maturing as follows:

\$29,000.	due	Feb.	15, 1925
30,000.	"	"	" 1926
32,000.	"	"	" 1927
33,000.	"	"	" 1928
35,000.	"	"	" 1929
36,000.	"	"	" 1930
38,000.	"	"	" 1931
40,000.	"	"	" 1932
42,000.	"	"	" 1933
44,000.	"	"	" 1934
45,000.	"	"	" 1935
47,000.	"	"	" 1936
49,000.	"	"	" 1937

interest being paid semi-annually on February 15 and August 15 each year,

we will pay a price of 101.071, that is to say, for each \$100. par value of bonds we will pay \$101.071, plus accrued interest to date of delivery. Bonds to be legally and regularly issued and copies

of all proceedings necessary to evidence their validity to be furnished us prior to delivery. This bid is also made subject to our being furnished with the approving opinion of the Attorney General of the State.

Enclosed please find our certified checks for \$25,000. as evidence of good faith, as per requirements of notice of sale. If we are not the successful bidders, same to be returned to our representative.

Very truly yours,

L.F. ROTHSCCHILD & CO.  
MACKUBBIN GOODRICH CO., BALTIMORE  
By E. De Wolf.

(Check returned)

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After considering all of the bids the two members of the Board present being John M. Dennis, Treasurer, and William S. Gordy, Jr., Comptroller, accepted the bid of the Safe Deposit & Trust Company of Baltimore of 101.91% being a bid of \$509,550., plus accrued interest. The Board thereupon accepted the check of the Safe Deposit & Trust Company for \$25,000 as a deposit on account of the purchase.

The Board considered the letter written to the State Treasurer on January 23, 1922 by the members of the Committee appointed by the Governor to make a survey of State insurance, which letter was transmitted to the Board of Public Works by Mr. Dennis. The letter is as follows:-

Baltimore, Md., Jan. 13th, 1922.

Hon. John M. Dennis,  
Treasurer of Maryland,  
Annapolis, Md.

Dear Sir:

Referring to conversations with you in the matter of expenses incurred by the Undersigned Committee appointed by the Governor to make a survey of the State's insurance we have concluded to make no charge except for the actual amount paid the Consolidated Engineering Company for the appraisal of the State's properties. This charge is made for the reason that it is not customary for Insurance Brokers to make valuations of property in the placing of insurance. The charge of the Consolidated Engineering Company for this appraisal was in excess of \$1400., but this sum was guaranteed and paid by the Committee as evidenced by the enclosed correspondence between Messrs. Baldwin & Frick and the Consolidated Engineering Company.

The Committee begs to again ask your consideration of the suggestion that the present insurance be cancelled and rewritten as of a given date, either under schedule, or as separate coverages, thereby bringing all the insurance in proper order and making all policies covering the same property concurrent and expiring at one date.

Whatever may be your decision in the matter of placing the insurance your Committee feels that the work done by it has been of great benefit to you in placing before you the true insurance condition and asks that they be given the opportunity of placing a fair amount of the insurance at your disposal.

Very truly yours,

Henry M. Warfield, Chairman

H.A. Rossman

President

Riggs, Rossman & Company

W.W. Baldwin, Agent

Baldwin & Frick

Ral Parr, Agent

Par & Par

J. Ransay, Barry Co. Ind.

J.M. Supplee

Greene & Abrahams Co., Inc.

Charles K. Abrahams, Pres.

Donnelly-Williams Co.,

A.H. Donnelly.

The Board directed the Secretary to issue the voucher of the Board of Public Works for the payment of \$1400 out of the appropriation for insurance and to make the voucher payable to Henry M. Warfield, Chairman of the Committee, for the purpose of reimbursing the Committee for the expenses incurred by it in making a survey of the State property.

The Secretary reported that in order to pay vouchers due for consideration of the Training School for Girls at Montrose County it had been necessary to borrow the sum of \$10,334.43 on December 15, 1921 and the sum of \$3,518.70 on January 13, 1922, making a total of \$13,853.18. The vouchers upon which the loan of \$10,334.43 was made were approved by the Board at its meeting December 20th, 1921, and are set forth in the minutes of that meeting. The vouchers for which the loan of January 13th were made, are as follows:-

CHARLES L. REEDER, CONSULTING ENGINEER

916 North Charles St., Baltimore, Md.

December 17, 1921.

File No. 447

Work: Well

Payment No. 2

The Maryland Industrial Training School for Girls,  
Baltimore, Maryland.

Gentlemen:-

This is to certify that G. Edgar Harr is entitled to payment of \$600.00, amount due him as the final payment under his contract for drilling of artesian well, & pumping water, etc., at the Maryland Industrial Training School for Girls, near Woodensburg, Maryland, payable this date in accordance with contract dated June 18th, 1921.

By the making of this final payment, the statement of this account will be as follows:

Total cost of the work as per bill of	
G. Edgar Harr hereto attached.....	\$1,400.00
Payment previously approved on Dec.	
7th, 1921.....	800.00
Amount of this certificate -	\$ 600.00

Respectfully yours,

Smith & May  
C.L. Reeder.

.....

Lutherville, Md., Dec. 15, 1921  
Md. Industrial Training School for Girls.  
Mr. Chas. T. Reeder, Consulting Engineer.

TO: G. EDGAR HARR, DR.  
ARTESIAN WELL DRILLER.

To: Drilling 200 ft. 8" well @ \$5.35	\$1070.00
Extra pumping	30.00
Reaming 50 ft. of present well to 10 inches to allow 8" pipe to follow	150.00
50 feet 8" pipe in place @2.40	120.00
Extra pumping after reaming and resetting casing	30.00
	<u>\$1400.00</u>

CHARLES L. REEDER, CONSULTING ENGINEER  
916 North Charles St., Baltimore, Md.

File No. 447  
Work: Lighting Fixtures  
Payment No. 1

January 4, 1922.

The Maryland Industrial Training School for Girls,  
Baltimore, Maryland.

Gentlemen:

This is to certify that Messrs. Claude B. Hellmann & Company are entitled to \$600.00, amount due them as the first payment under their contract for electric lighting fixtures, lamps, etc., for the Maryland Industrial Training School for Girls, near Woodensburg, Maryland, payable this date in accordance with contract dated May 21st, 1921.

By/making of the above first payment, the statement of this account will be as follows:-

Amount of contract.....	\$936.00
Less 20% reserval.....	<u>187.20</u> \$187.20
Amount payable upon completion of work....	748.80
Amount of this certificate	<u>600.00</u> <u>148.80</u>
Total balance unapproved.....	\$336.00

Respectfully yours,

Smith & May  
C.L. Reeder

SMITH AND MAY  
Architects.

Baltimore, Maryland,  
January 11th, 1922.

Certificate #6.

Frainie Brothers & Haigley.....hereinafter called Contractors.

The Maryland Industrial Training School for Girls...hereinafter called Owners.

Amount of Contract not more than	\$62547.00	Amount Paid	\$49218.90
		Balance due	12509.40
		This Certf.	818.70

according to the Contract of June 3rd, 1921, we approve payment of the sum of:-

EIGHT HUNDRED EIGHTEEN DOLLARS & SEVENTY CENTS.....(\$818.70)

being the sum of the sixth payment.

SMITH & MAY.  
Wilson L. Smith.

Received payment as per this  
Certificate,

Contractors.

.....  
CHARLES L. REEDER, CONSULTING ENGINEER  
916 North Charles St., Baltimore, Md.

January 7th, 1922.

File No. 447  
Work: Plumbing  
Payment No.6

The Maryland Industrial Training School for Girls,  
Baltimore, Maryland.

Gentlemen:-

This is to certify that Messrs. Davis & Boublitz are entitled to \$1,500.00, amount due them as the sixth payment under their contract for plumbing and sewage work for the Maryland Industrial Training School for Girls, near Woodensburg, Maryland, payable this date in accordance with contract dated May 21st, 1921.

By the making of the above sixth payment, the statement of this account will be as follows:-

Amount of contract.....	\$16,193.00	
Order dated January 6th, 1921, for temporary water supply -		570.00
Order dated January 6th, 1921, for soapstone wash tray in kitchen of Receiving Cottage -		107.00
		<u>\$16,870.00</u>
Less 20% reserval.....	<u>3,374.00</u>	\$3,374.00
Amount payable upon completion of work	13,496.00	
Amount previously approved-	\$11,600.00	
Amount of this certificate-	<u>1,500.00</u>	<u>13,100.00</u>
		<u>396.00</u>
Total balance unapproved.....		\$3,770.00

Respectfully yours,

SMITH & MAY.

C.L.Reeder.

.....





Less 15% reserve as per contract..... 180.00

AMOUNT DUE.....\$1,020.00

APPROVED:-

Henry P. Hopkins.  
Architect.

APPROVED

James Posey,  
Consulting Engineer.

RECEIVED PAYMENT

CONTRACTORS.

.....  
S T A T E M E N T NO. 2

December 29th, 1921.

ENTERPRISE STEAM & HOT WATER HEATING CO.  
(Contractors)

in account with

THE BOARD OF PUBLIC WORKS OF THE STATE OF MARYLAND

for

Installing a Heating System in the Psychopathic  
Hospital for Criminals, Spring Grive, Md.

-----  
Date of Contract, April 16th, 1921.

Amount of Contract.....\$7,695.00

Less amount of work not completed..... 600.00

\$7,095.00

Less 15% reserve as per contract...\$1064.25

Less previous certificates 8/29/21 3825.00

\$4889.25 4,889.25

AMOUNT DUE.....\$2,205.75

APPROVED:-

APPROVED:

James Posey  
Consulting Engineer.

Henry P. Hopkins  
Architect.

RECEIVED PAYMENT

CONTRACTORS.

.....  
S T A T E M E N T NO. 3.

December 29th, 1921.

132 2-2-22  
506  
HARRY L. BLACK & SON - Contractors,

In account with

THE BOARD OF PUBLIC WORKS OF THE STATE OF MARYLAND

for

Installing Plumbing Work in the Psychopathic  
Hospital, Spring Grove, Maryland.

-----  
Date of Contract, April 16th, 1921.

Amount of Contract.....\$8,858.63

Extra for running 3" galv. pipe from farm colony to  
Hospital, order dated June 18th, 1921..... 410.00  
\$9,268.63

Less amount of work not completed..... 500.00  
\$8,768.63

Less 15% reserve as per contract.....\$1315.29

Less previous certificates

August 29th, 1921..... 3060.00  
October 29th " ..... 3968.34

\$8343.63 8,343.63

AMOUNT DUE..... \$ 425.00

APPROVED:

APPROVED:

James Posey,  
Consulting Engineer.

HENRY P. HOPKINS,  
ARCHITECT.

RECEIVED PAYMENT

CONTRACTOR.

.....  
Baltimore, Md., December 24, 1921.

The Lunacy Commission of the  
State of Maryland,

c/o Henry P. Hopkins, Archt., 347 N. Charles St., City.

Bought  
of

CLAUDE B. HELLMANN CO.  
Lighting Fixtures  
403 North Charles Street.

Order No. 535  
Terms: Net cash

To: furnishing and installing  
Lighting Fixtures in the  
Building for Criminal Insane  
at Spring Grove, as per  
Contract.....\$166.80

Approved: Henry P. Hopkins,  
Architect  
.....

Baltimore, Md., December 22, 1921

Lunacy Commission of the State of Maryland,  
Union Trust Building.

To: THE GEO. W. WALTER CO., INC., Dr.  
Manufacturers of  
Lighting Fixtures and Electric Construction.

To: furnishing and installing electric wiring  
in accordance with our estimate of April 11,  
1921, and your letter acceptance dated April  
15, 1921, as agreed \$1237.00

July 21, 1921 By cash on account	\$618.50		
Oct. 24, 1921 " " " "	400.00	1018.50	218.50

To extra work as ordered by Mr. Hopkins, Architect, for furnishing and installing 1" conduit from pole to building underground			
70-ft 1" Conduit		10.50	
2 cft 1" " ells		1.06	
1-1 " locknuts		.03	
1-1 " Bushing		.08	
1-1 " F. conduit and cover		1.60	
4-1" Bands		12	
1-Iron box 14 x 20 2 4 panel door and trim		10.75	31.54
Time electrician and helper		7.40	
			250.04

Approved:

H.P. Hopkins,  
Architect.

.....  
OFFICE OF COMPTROLLER  
TREASURY DEPARTMENT  
ANNAPOLIS, MARYLAND.

December 28th, 1921.

Hon. Philip B. Perlman,  
Secretary of State,  
Annapolis, Maryland.

My dear Sir:

Chapter 727 of the Acts of 1920, known as the  
"Construction Loan of 1920" provides for an appropriation of  
\$10,000 "for the construction of a sewage disposal plant at  
Crownsville State Hospital, \$10,000". The construction of  
this disposal plant was taken up by the Board of Managers of  
the Crownsville State Hospital under the direction of the  
State Board of Health, and I am inclosing herewith for pay-  
ment bills that have been approved by said Board, as follows:-

Mrs. Iva C.D. Tupper -	\$25.00
For typing services making "master copy" for duplicating specifications for sewage disposal plant for Crownsville State Hospi- tal.	
A.S. Abell Company -	22.95
Advertising proposals.	
Evening Capital -	6.00
Advertising bids for sewage disposal.	
Evening Star Newspaper Company -	9.60
Advertising proposals.	

I may add that when the bids came in for the  
construction of this plant, it was found that they were all  
in excess of the appropriation, hence the Board rejected

134  
508

2-2-22

them all.

Kindly acknowledge receipt of the inclosed bills,  
and oblige,

Yours very truly,

Harry J. Hopkins,  
Chief Clerk.

.....  
UNIVERSITY OF MARYLAND  
Office of the Board of Regents  
816 Fidelity Building,  
Baltimore, Md.

January 19, 1922.

Hon. Philip B. Perlman,  
Secretary of State,  
Fidelity Building,  
Baltimore, Maryland.

Dear Sir:-

Dr. Woods asks that check of Board of Public  
Works for \$21,446.56 be issued to the University of Mary-  
land for payment of claims as follows:

Consolidated Engineering Company  
On account contract, Dormitories M.F. & G.  
and mechanical equipment.....1,000.00

Consolidated Engineering Company  
15th Payment, contract, Dormitories M.F. &  
G., and mechanical equipment.....13,000.00

Consolidated Engineering Company  
5th payment, Federal Heating Company, con-  
tract - Dormitories M.F. & G..... 5,217.03

Consolidated Engineering Company  
Final payment - Blumenthal-Kahn Electric  
Company - contract - Dormitories M.F.&G..... 91.28

Consolidated Engineering Company  
6th payment - H.P. Foley Electric Company  
contract - Dormitories M.F.&G..... 638.25

Flournoy & Flournoy, Architects  
On account Dormitories M.F.&G..... 1,000.00

Eastern Branch, University of Maryland,  
Princess Anne, Md.  
Due contractor on building of barn..... 500.00  
\$21,446.56

Very truly yours,

James B. George,  
Executive Clerk.

.....  
The action of the Secretary in issuing the checks  
of the Board of Public Works for the payment of the above  
vouchers was approved.

The Secretary reported the receipt of \$250.00 from The Baltimore Poster Advertising Company for three months payment in advance for the use of the lot at Maryland and North Avenues for bill boards. *incl.*

The payment of the following bills by the Secretary was approved:-

December 31st, 1921.

Contingent Fund:

To - Central Savings Bank of Baltimore,  
Charles & Lexington Streets,  
Baltimore, Maryland.

-----  
Interest due on mortgage on the  
Maryland School for Boys (January 6,  
1922) - - - - - \$225.00

January 3rd, 1922.

Contingent Fund:

To - Albert S. Cook, Treasurer of the State  
Board of Education,  
Lexington Building, Baltimore, Md.

-----  
For account of loss by fire at the  
Maryland Normal and Industrial School  
at Bowie (Bowie Colored Normal School) \$1,600.00

January 4th, 1922.

Legislative Agents, Docket-

To - The Dulany-Vernay Company  
339 North Charles Street,  
Baltimore, Maryland.

-----  
1 Book No. 5623 21.00  
1 Book No. 14745 21.00 \$ 42.00

January 4th, 1922.

State Office Supplies.

To - The C & P Telephone Company,  
5 Light Street,  
Baltimore, Maryland.

-----  
Telephone No. 4300 St. Paul  
November 1921, 603 Union Trust  
Building, Baltimore, Md. - - - - 18.39

To - Tripure Water Company,  
3 Fallsway, Baltimore, Md.

-----  
Water for Baltimore Officer, 603 Union  
Trust Bldg., Baltimore, November and  
December 1921, - - - - - 2.00

January 4th, 1922.

Water for Public Buildings.

To - The Annapolis Water Company  
Municipal Building,  
Annapolis, Md

-----  
Water for Public Buildings at  
Annapolis, Md. Quarter ending  
January 1st, 1922. - - - - - 217.68

January 6th, 1922.

State Insurance

To - Mecker & O'Donnell,

808 Maryland Trust Building,  
Redwood and Calvert Streets,  
Baltimore, Maryland.

Premium on policy No. 21021 "Old Colony"  
dated January 2, 1922, covering \$4,000. on  
Patrol Boat "Murray" - - - - - \$ 240.00

January 6th, 1922.

Contingent Fund.

To - The Western Union Telegraph Co.  
Equitable Building,  
Baltimore, Maryland.

December 1921 account, Baltimore  
Office, 603 Union Trust Building - 10.35

January 9th, 1922.

State Office Supplies.

To - Union Trust Company, Baltimore, Md.

Telephone service Office No. 602,  
Union Trust Building, December, 1921, - 9.95

January 10th, 1922.

State Insurance.

To - A. Theodore Brady,  
-----Annapolis, Maryland.

Premiums on the following fire insurance  
policies:

No. 162243	- Sun	- - - - -	214.28
No. 811586	- Western Assurance Co.	- - - - -	214.28
(Covering Court of Appeals Building, Annapolis, Md.)			428.56

January 10th, 1922.

State Insurance

To - W.S. Gordy, Jr.  
Salisbury, Maryland.

Premium on policy No. 2280 - Home - 1 yr.  
\$15,000. on State House and Contents, dated  
January 13th, 1922. - - - - - 60.00

January 10th, 1922.

State Insurance

To - W.S. Gordy, Jr.  
Salisbury, Maryland.

1922-Jan. 27th	Policy No. 100058 Boston Vessel, 1 yr.	\$5,000.	300.00
1922-Jan. 27th	Policy No. 100059 Boston, Vessel 1 yr.	5,000.	300.00
			600.00

January 10th, 1922.

State Insurance.

To - Meeker & O'Donnell,  
808 Maryland Trust Building,  
Redwood and Calvert Streets,  
Baltimore, Maryland.

Premiums on the following policies:

1922-Jan.22, No. 546	Queen	- - - -	\$35,000	\$788.90
1922-Jan.22, 796204	Old colony	- - - -	5,000	122.70
1922-Jan.25, 547	Queen	- - - -	5,000	50.00
(Covering Bldgs. at Md. House of Correction and State House, Annapolis)				
1922-Jan.27, 21022	Old Colony	- - - -	4,000 on	240.00
Patrol Boat "Queen Anne"				<u>\$1191.60</u>

January 10th, 1922.State Insurance.

To - Gilbert A. Dailey & Company,  
129 E. Redwood Street,  
Baltimore, Maryland.

To premium on policy 702978 Royal of Eng.  
dated Jan. 22, 1922, covering \$25,000. On Bldgs.  
at Maryland House of Correction. - - - 547.50

January 10th, 1922.State Insurance.

To - Stafford, Abry Company,  
Easton, Maryland.

Premiums on the following policies:

Jan-6-22.No. 17105 - Firemen's	-	\$50,000. -	500.00
Jan-6-22 No. 6026086 - London	-	45,000. -	<u>450.00</u>
			\$950.00

January 16th, 1922.State Insurance.

To - Henry M. Warfield,  
101 Chamber of Commerce Building,  
Baltimore, Md.

1922 Jan. 3, Prem. on Policy 754044 National,  
\$25,000. Building-Westminster. 250.00

January 16th, 1922.Contingent Fund.

To - The Republican, Oakland, Md.

1921 Oct. 13, To adv. sale notice of  
"Lake Brown" 26.40

To - The Mountain Democrat, Oakland, Md.

Nov. 26th, 1921, To adv. Lake Brown  
property, 92 lines - 5 times. - - 27.60  
54.00

January 16th, 1922.State Insurance.

To - Henry M. Warfield,  
101 Chamber of Commerce Bldg.,  
Baltimore, Md.

1922				
Jan. 3, Prem. Pol. No. 754045	-	National	- -	50.00
" 28, " " "		243823	- Urbaine	150.00
" 28, " " "		153802	- Agricultural	100.00
" 28, " " "		702982	- Royal	50.00

(Covering \$35,000. on Building at Hyattsville) 350.00

January 16th, 1922State Insurance.

To - Henry M. Warfield,  
101 Chamber of Commerce Building,  
Baltimore, Maryland.

1921 Dec. 30, Prem. Policy 702925 - Royal	\$ 82.50
1922 Jan. 13, " " 69829 - Central	37.50
" Jan. 13, " " 660419 - Mechanics	37.50
(Buildings at Pikesville) (\$10,500)	157.50

January 16th, 1922.State Insurance.

To - The Riall-Jackson Co.,  
Chamber of Commerce Building,  
Baltimore, Md.

1922

Jan. 22. Prem. Pol. 33078 Fidelity-Phoenix -	109.63
" " " " 5919655 London Assurance -	109.63
" " " " 6422 National Union, -	109.63
" " " " 94108 Continental - -	109.63
" " " " 629251 Pittsburg Under.-	109.63
(\$25,000)	548.15

January 17th, 1922.State Insurance.

To - W.S. Gordy, Jr.  
Salisbury, Md.

Balance prem. on Policy No. 2280 Home, \$15,000 on State House and Contents - three years, Jan. 13th, 1922.	90.00
---	-------

To - Boyd A. Reinhart,  
Cumberland, Md.

Premium on Policy No. 2095 Fidelity-Phenix, State House & Contents, Annapolis, Md. -	500.00
	590.00

January 24th, 1922.Contingent Fund.

To - Twentieth Century Printing Company,  
404 West Redwood Street,  
Baltimore, Maryland.

1000 - Books, 84 pages - Constitution of Maryland.	336.00
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January 24th, 1922.Rent of Baltimore Office, (February 1922)

Board of Public Works, -	\$231.25	
State Auditor, -	105.82	
Bank Commissioner, -	169.58	
Board of State Aid & Charities, -	105.82	
Advisory Board of Parole, -	75.00	
State Plumbing Board, -	50.00	
State of Board of Health, -	125.00	
Central Purchasing Bureau, -	257.08	
State Employment Commissioner, -	90.00	1,209.55

SALARY

To - Hon. Philip B. Perlman, Secretary,  
Board of Public Works,  
Annapolis, Maryland.

Salary for January 1922 - - -	125.00
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January 26th, 1922.

State Insurance.

To - Parr & Parr,  
219 E. Redwood Street,  
Baltimore, Maryland.

Premiums on the following policies:

2-6-22 No. 5033 Niagara, Warehouse "A"	
\$25,000.	\$ 105.00
2-6-22 No. 151362 North America, \$25,000.	
Warehouse "A"	105.00
	<u>210.00</u>

January 28th, 1922.

State Insurance.

To - The Fidelity Insurance Service  
Corporation,  
Clark-Keating Building,  
Cumberland, Maryland.

9/20/21-Premium on Policy No. 231005 Orient -	
Armory at Cumberland, - - - - -	84.00
9/20/20-Interest - - - - -	.84
	<u>84.84</u>

January 31st, 1922.

State Insurance.

To - Henry M. Warfield, Resident Manager,  
Royal Insurance Company, Ltd. -  
N.E. Cor. Commerce and Water Sts.,  
Baltimore, Maryland.

Premium on Policy 703121, Saunders Range, in Glen Burnie, A.A.Co., "Building" Jan. 20, 1922 -	22.50
--	-------

February 4th, 1922.

State Insurance.

To - Henry M. Warfield, Chairman,  
Baltimore, Maryland.

Payment of expenses incurred by Insurance Survey Committee appointed by the Governor, payment being authorized by Resolution of the Board of Public Works, February 2nd, 1922, -	\$1,400.00
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February 6th, 1922.

State Insurance.

To - J. Ransay Barry & Co., Inc.  
Maryland Life Building,  
10 South Street,  
Baltimore, Maryland.

Feb. 1, 1922 - Premium on Policy 87355 American Eagle (Contents of Court of Appeals Building) -	142.35
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STATE INSURANCE.

To - Boyd A. Reinhart,  
Rooms 3 and 6 McCleave Bldg.,  
Corner Baltimore and Liberty,  
Baltimore, Md.

Feb. 6, 1922, - Premium on Policy No. 2003 Queen,	
Feb. 6, 1922, - Premium on Policy No. 2110 Fidelity-Phoenix (State	78.50

Normal School Bldg., Frosburg,  
Maryland)

78.50  
299.35

February 6th, 1922.

State Insurance.

To - Meeker & O'Donnell,  
808 Maryland Trust Building,  
Redwood and Calvert Streets,  
Baltimore, Maryland.

Feb. 1, 1922, Premium on Policy 21025-Old Colony,	
\$3,000, Patrol Boat "Folly,	180.00
Feb. 8, 1922, Premium on Policy 21026 Old Colony,	
\$3,000, Gasoline Power Boat, "Calvert"	210.00
1,500, " " " " "Nettie"	90.00
1,500, " " " " "St. Mary's"	105.00
4,500, " " " " "Somerset"	270.00
4,000, " " " " "Wicomico"	240.00
	<u>\$1,095.00</u>

February 8th, 1922.

State Insurance.

To - Henry M. Warfield,  
101 Chamber of Commerce Bldg.,  
Baltimore, Maryland.

Premium on Policies covering Armory at  
Pikesville:-

Feb. 2, 1922, 703234	Royal,	5,488. -	53.90
" " " 19771	Home,	5,488. -	53.90
" " " 1278	Glens Falls,	10,976. -	107.80
" " " 1777	" "	5,488. -	53.90
			<u>\$269.50</u>

February 13th, 1922.

State Office Supplies.

To - The C & P Telephone Company,  
5 Light Street,  
Baltimore, Maryland.

Telephone No. 4300 Plaza, Union  
Trust Building, Baltimore, Md.,  
December 1921 and January 1922  
accounts, - - - -

38.44

February 14th, 1922.

State Insurance.

To - W.S. Gordy, Jr.  
Salisbury, Maryland.

Feb. 9, 1922 - Premium on Policy 1276 Continental,	
\$3,100, three years, Maryland Sanatorium,	59.10
Feb. 9, 1922 - Premium on Policy 2294 Home, \$3,100. -	
three years, Maryland Sanatorium, - -	59.10
	<u>\$118.20</u>

The Board approved the minutes of the meeting of December  
20th, 1921.

There being no further business, the Board adjourned.

*Philip B. Palmer*  
SECRETARY TO THE BOARD.